

Fill in this information to identify your case:

Debtor 1	CHRISTINE M SNYDER	
	First Name	Middle Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name
United States Bankruptcy Court for the: Middle District of Pennsylvania		
(State)		
Case number (if known)	20-02913	

Official Form 427

Cover Sheet for Reaffirmation Agreement

12/15

Anyone who is a party to a reaffirmation agreement may fill out and file this form. Fill it out completely, attach it to the reaffirmation agreement, and file the documents within the time set under Bankruptcy Rule 4008.

Part I: Explain the Repayment Terms of the Reaffirmation Agreement

1. Who is the creditor?	SunTrust Bank now Truist Bank Name of the creditor		
2. How much is the debt?	On the date that the bankruptcy case is filed \$ 24,121.71 To be paid under the reaffirmation agreement \$ 24,192.68 \$ 377.54 per month for 76 months (if fixed interest rate)		
3. What is the Annual Percentage Rate (APR) of interest? (See Bankruptcy Code § 524(k)(3)(E).)	Before the bankruptcy case was filed	4.45 %	
	Under the reaffirmation agreement	4.45 %	<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Adjustable Rate
4. Does collateral secure the debt?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Describe the collateral.	2019 Toyota RAV4 VIN 2T3P1RFV7KW041873	
	Current market value	\$ N/A	
5. Does the creditor assert that the debt is nondischargeable?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Attach an explanation of the nature of the debt and the basis for contending that the debt is nondischargeable.		
6. Using information from Schedule I: Your Income (Official Form 106I) and Schedule J: Your Expenses (Official Form 106J), fill in the amounts.	Income and expenses reported on Schedules I and J		Income and expenses stated on the reaffirmation agreement
	6a. Combined monthly income from line 12 of Schedule I	\$ 6516.77	6e. Monthly income from all sources after payroll deductions \$ 4631.77
	6b. Monthly expenses from line 22c of Schedule J	\$ 5989.57	6f. Monthly expenses \$ 4236.31
	6c. Monthly payments on all reaffirmed debts not listed on Schedule J	— \$ _____	6g. Monthly payments on all reaffirmed debts not included in monthly expenses — \$ _____
	6d. Scheduled net monthly income	\$ 527.20	6h. Present net monthly income \$ 395.46
	Subtract lines 6b and 6c from 6a. If the total is less than 0, put the number in brackets.		

Debtor 1

CHRISTINE M SNYDER

First Name

Middle Name

Last Name

Case number (if known) 20-02913

7. Are the income amounts on lines 6a and 6b different?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Explain why they are different and complete line 10. <u>includes estranged spouse income</u>
8. Are the expense amounts on lines 6b and 6f different?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Explain why they are different and complete line 10. <u>includes estranged spouse expenses</u>
9. Is the net monthly income in line 6h less than 0?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. A presumption of hardship arises (unless the creditor is a credit union). Explain how the debtor will make monthly payments on the reaffirmed debt and pay other living expenses. Complete line 10.
10. Debtor's certification about lines 7-9	I certify that each explanation on lines 7-9 is true and correct. <div style="text-align: center;"> Signature of Debtor 1</div> <div style="float: right; margin-top: -100px;"> Signature of Debtor 2 (Spouse Only in a Joint Case)</div>
11. Did an attorney represent the debtor in negotiating the reaffirmation agreement?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Has the attorney executed a declaration or an affidavit to support the reaffirmation agreement? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes

Part 2: Sign Here

Whoever fills out this form I certify that the attached agreement is a true and correct copy of the reaffirmation agreement between the parties identified on this *Cover Sheet for Reaffirmation Agreement*.
must sign here.



Signature

Date 11/19/2020
MM / DD / YYYY

Melaney Cremony, Truist Creditor

Printed Name

Check one:

- Debtor or Debtor's Attorney
 Creditor or Creditor's Attorney

Check one.
 Presumption of Undue Hardship
 No Presumption of Undue Hardship
See Debtor's Statement in Support of Reaffirmation,
Part II below, to determine which box to check.

UNITED STATES BANKRUPTCY COURT
Middle District of Pennsylvania

In re CHRISTINE M SNYDER,
Debtor

Case No. 20-02913

Chapter 7

REAFFIRMATION DOCUMENTS

Name of Creditor: SunTrust Bank now Truist Bank

Check this box if Creditor is a Credit Union

PART I. REAFFIRMATION AGREEMENT

Reaffirming a debt is a serious financial decision. Before entering into this Reaffirmation Agreement, you must review the important disclosures, instructions, and definitions found in Part V of this form.

A. Brief description of the original agreement being reaffirmed: Auto Loan

For example, auto loan

B. **AMOUNT REAFFIRMED:** \$24,192.68

The Amount Reaffirmed is the entire amount that you are agreeing to pay. This may include unpaid principal, interest, and fees and costs (if any) arising on or before 10/20/2020, which is the date of the Disclosure Statement portion of this form (Part V).

See the definition of "Amount Reaffirmed" in Part V, Section C below.

C. The **ANNUAL PERCENTAGE RATE** applicable to the Amount Reaffirmed is 4.45 %.

See definition of "Annual Percentage Rate" in Part V, Section C below.

This is a (check one) Fixed rate Variable rate

If the loan has a variable rate, the future interest rate may increase or decrease from the Annual Percentage Rate disclosed here.

D. Reaffirmation Agreement Repayment Terms (*check and complete one*):

\$377.54 per month for 76 months starting on 11/23/2020.

Describe repayment terms, including whether future payment amount(s) may be different from the initial payment amount.

E. Describe the collateral, if any, securing the debt:

Description:	2019 Toyota RAV4 VIN 2T3P1RFV7KW041873
Current Market Value	\$ _____

F. Did the debt that is being reaffirmed arise from the purchase of the collateral described above?

<input checked="" type="checkbox"/> Yes. What was the purchase price for the collateral?	\$ 36,513.36
<input type="checkbox"/> No. What was the amount of the original loan?	\$ _____

G. Specify the changes made by this Reaffirmation Agreement to the most recent credit terms on the reaffirmed debt and any related agreement:

	Terms as of the Date of Bankruptcy	Terms After Reaffirmation
Balance due (<i>including fees and costs</i>)	<u>\$ 24,121.71</u>	<u>\$ 24,192.68</u>
Annual Percentage Rate	<u>4.45 %</u>	<u>4.45 %</u>
Monthly Payment	<u>\$ 377.54</u>	<u>\$ 377.54</u>

H. Check this box if the creditor is agreeing to provide you with additional future credit in connection with this Reaffirmation Agreement. Describe the credit limit, the Annual Percentage Rate that applies to future credit and any other terms on future purchases and advances using such credit:

PART II. DEBTOR'S STATEMENT IN SUPPORT OF REAFFIRMATION AGREEMENT

A. Were you represented by an attorney during the course of negotiating this agreement?

Check one. Yes No

B. Is the creditor a credit union?

Check one. Yes No

C. If your answer to EITHER question A. or B. above is "No," complete 1. and 2. below.

1. Your present monthly income and expenses are:

- | | |
|------------------------------------------------------------------------------------------------------|-------------------|
| a. Monthly income from all sources after payroll deductions
(take-home pay plus any other income) | \$ <u>4631.77</u> |
| b. Monthly expenses (including all reaffirmed debts except
this one) | \$ <u>3858.77</u> |
| c. Amount available to pay this reaffirmed debt (subtract b. from a.) | \$ <u>773.00</u> |
| d. Amount of monthly payment required for this reaffirmed debt | \$ <u>377.54</u> |

If the monthly payment on this reaffirmed debt (line d.) is greater than the amount you have available to pay this reaffirmed debt (line c.), you must check the box at the top of page one that says "Presumption of Undue Hardship." Otherwise, you must check the box at the top of page one that says "No Presumption of Undue Hardship."

2. You believe that this reaffirmation agreement will not impose an undue hardship on you or your dependents because:

Check one of the two statements below, if applicable:

- You can afford to make the payments on the reaffirmed debt because your monthly income is greater than your monthly expenses even after you include in your expenses the monthly payments on all debts you are reaffirming, including this one.
- You can afford to make the payments on the reaffirmed debt even though your monthly income is less than your monthly expenses after you include in your expenses the monthly payments on all debts you are reaffirming, including this one, because:

Use an additional page if needed for a full explanation.

D. If your answers to BOTH questions A. and B. above were "Yes," check the following statement, if applicable:

- You believe this Reaffirmation Agreement is in your financial interest and you can afford to make the payments on the reaffirmed debt.

Also, check the box at the top of page one that says "No Presumption of Undue Hardship."

PART III. CERTIFICATION BY DEBTOR(S) AND SIGNATURES OF PARTIES

I hereby certify that:

- (1) I agree to reaffirm the debt described above.
- (2) Before signing this Reaffirmation Agreement, I read the terms disclosed in this Reaffirmation Agreement (Part I) and the Disclosure Statement, Instructions and Definitions included in Part V below;
- (3) The Debtor's Statement in Support of Reaffirmation Agreement (Part II above) is true and complete;
- (4) I am entering into this agreement voluntarily and am fully informed of my rights and responsibilities; and
- (5) I have received a copy of this completed and signed Reaffirmation Documents form.

SIGNATURE(S) (If this is a joint Reaffirmation Agreement, both debtors must sign.):

Date 10/22/2020 Signature *Clinton M. Snyder*
Debtor
 Date _____ Signature _____
Joint Debtor, if any

Reaffirmation Agreement Terms Accepted by Creditor:

Creditor <u>SunTrust Bank now Truist Bank</u>	<u>P.O. Box 85092, VA-RVW-6290, Richmond, VA 23286</u>
<i>Print Name</i>	<i>Address</i>
<u>Melaney Cremony</u>	<u><i>Melaney Cremony</i></u>
<i>Print Name of Representative</i>	<i>Signature</i>
	<u>11/19/2020</u>
	<i>Date</i>

PART IV. CERTIFICATION BY DEBTOR'S ATTORNEY (IF ANY)

To be filed only if the attorney represented the debtor during the course of negotiating this agreement.

I hereby certify that: (1) this agreement represents a fully informed and voluntary agreement by the debtor; (2) this agreement does not impose an undue hardship on the debtor or any dependent of the debtor; and (3) I have fully advised the debtor of the legal effect and consequences of this agreement and any default under this agreement.

A presumption of undue hardship has been established with respect to this agreement. In my opinion, however, the debtor is able to make the required payment.

Check box, if the presumption of undue hardship box is checked on page 1 and the creditor is not a Credit Union.

Date 11/13/20 Signature of Debtor's Attorney *Taylor J. Thomas*
 Print Name of Debtor's Attorney *Taylor J. Thomas*

PART V. DISCLOSURE STATEMENT AND INSTRUCTIONS TO DEBTOR(S)

Before agreeing to reaffirm a debt, review the terms disclosed in the Reaffirmation Agreement (Part I above) and these additional important disclosures and instructions.

Reaffirming a debt is a serious financial decision. The law requires you to take certain steps to make sure the decision is in your best interest. If these steps, which are detailed in the Instructions provided in Part V, Section B below, are not completed, the Reaffirmation Agreement is not effective, even though you have signed it.

A. DISCLOSURE STATEMENT

1. **What are your obligations if you reaffirm a debt?** A reaffirmed debt remains your personal legal obligation to pay. Your reaffirmed debt is not discharged in your bankruptcy case. That means that if you default on your reaffirmed debt after your bankruptcy case is over, your creditor may be able to take your property or your wages. Your obligations will be determined by the Reaffirmation Agreement, which may have changed the terms of the original agreement. If you are reaffirming an open end credit agreement, that agreement or applicable law may permit the creditor to change the terms of that agreement in the future under certain conditions.
2. **Are you required to enter into a reaffirmation agreement by any law?** No, you are not required to reaffirm a debt by any law. Only agree to reaffirm a debt if it is in your best interest. Be sure you can afford the payments that you agree to make.
3. **What if your creditor has a security interest or lien?** Your bankruptcy discharge does not eliminate any lien on your property. A "lien" is often referred to as a security interest, deed of trust, mortgage, or security deed. The property subject to a lien is often referred to as collateral. Even if you do not reaffirm and your personal liability on the debt is discharged, your creditor may still have a right under the lien to take the collateral if you do not pay or default on the debt. If the collateral is personal property that is exempt or that the trustee has abandoned, you may be able to redeem the item rather than reaffirm the debt. To redeem, you make a single payment to the creditor equal to the current value of the collateral, as the parties agree or the court determines.
4. **How soon do you need to enter into and file a reaffirmation agreement?** If you decide to enter into a reaffirmation agreement, you must do so before you receive your discharge. After you have entered into a reaffirmation agreement and all parts of this form that require a signature have been signed, either you or the creditor should file it as soon as possible. The signed agreement must be filed with the court no later than 60 days after the first date set for the meeting of creditors, so that the court will have time to schedule a hearing to approve the agreement if approval is required. However, the court may extend the time for filing, even after the 60-day period has ended.
5. **Can you cancel the agreement?** You may rescind (cancel) your Reaffirmation Agreement at any time before the bankruptcy court enters your discharge, or during the 60-day period that begins on the date your Reaffirmation Agreement is filed with the court, whichever occurs later. To rescind (cancel) your Reaffirmation Agreement, you must notify the creditor that your Reaffirmation Agreement is rescinded (or canceled). Remember that you can rescind the agreement, even if the court approves it, as long as you rescind within the time allowed.

6. When will this Reaffirmation Agreement be effective?

- a. **If you *were* represented by an attorney during the negotiation of your Reaffirmation Agreement and**
 - i. **if the creditor is not a Credit Union**, your Reaffirmation Agreement becomes effective when it is filed with the court unless the reaffirmation is presumed to be an undue hardship. If the Reaffirmation Agreement is presumed to be an undue hardship, the court must review it and may set a hearing to determine whether you have rebutted the presumption of undue hardship.
 - ii. **if the creditor is a Credit Union**, your Reaffirmation Agreement becomes effective when it is filed with the court.
- b. **If you *were not* represented by an attorney during the negotiation of your Reaffirmation Agreement**, the Reaffirmation Agreement will not be effective unless the court approves it. To have the court approve your agreement, you must file a motion. See Instruction 5, below. The court will notify you and the creditor of the hearing on your Reaffirmation Agreement. You must attend this hearing, at which time the judge will review your Reaffirmation Agreement. If the judge decides that the Reaffirmation Agreement is in your best interest, the agreement will be approved and will become effective. However, if your Reaffirmation Agreement is for a consumer debt secured by a mortgage, deed of trust, security deed, or other lien on your real property, like your home, you do not need to file a motion or get court approval of your Reaffirmation Agreement.

7. What if you have questions about what a creditor can do? If you have questions about reaffirming a debt or what the law requires, consult with the attorney who helped you negotiate this agreement. If you do not have an attorney helping you, you may ask the judge to explain the effect of this agreement to you at the hearing to approve the Reaffirmation Agreement. When this disclosure refers to what a creditor "may" do, it is not giving any creditor permission to do anything. The word "may" is used to tell you what might occur if the law permits the creditor to take the action.**B. INSTRUCTIONS**

1. Review these Disclosures and carefully consider your decision to reaffirm. If you want to reaffirm, review and complete the information contained in the Reaffirmation Agreement (Part I above). If your case is a joint case, both spouses must sign the agreement if both are reaffirming the debt.
2. Complete the Debtor's Statement in Support of Reaffirmation Agreement (Part II above). Be sure that you can afford to make the payments that you are agreeing to make and that you have received a copy of the Disclosure Statement and a completed and signed Reaffirmation Agreement.
3. If you were represented by an attorney during the negotiation of your Reaffirmation Agreement, your attorney must sign and date the Certification By Debtor's Attorney (Part IV above).
4. You or your creditor must file with the court the original of this Reaffirmation Documents packet and a completed Reaffirmation Agreement Cover Sheet (Official Bankruptcy Form 427).
5. *If you are not represented by an attorney, you must also complete and file with the court a separate document entitled "Motion for Court Approval of Reaffirmation Agreement" unless your Reaffirmation Agreement is for a consumer debt secured by a lien on your real property, such as your home. You can use Form 2400B to do this.*

C. DEFINITIONS

1. **"Amount Reaffirmed"** means the total amount of debt that you are agreeing to pay (reaffirm) by entering into this agreement. The total amount of debt includes any unpaid fees and costs that you are agreeing to pay that arose on or before the date of disclosure, which is the date specified in the Reaffirmation Agreement (Part I, Section B above). Your credit agreement may obligate you to pay additional amounts that arise after the date of this disclosure. You should consult your credit agreement to determine whether you are obligated to pay additional amounts that may arise after the date of this disclosure.
2. **"Annual Percentage Rate"** means the interest rate on a loan expressed under the rules required by federal law. The annual percentage rate (as opposed to the "stated interest rate") tells you the full cost of your credit including many of the creditor's fees and charges. You will find the annual percentage rate for your original agreement on the disclosure statement that was given to you when the loan papers were signed or on the monthly statements sent to you for an open end credit account such as a credit card.
3. **"Credit Union"** means a financial institution as defined in 12 U.S.C. § 461(b)(1)(A)(iv). It is owned and controlled by and provides financial services to its members and typically uses words like "Credit Union" or initials like "C.U." or "F.C.U." in its name.

UNITED STATES BANKRUPTCY COURT
Middle District of Pennsylvania

CHRISTINE M SNYDER

In re _____
Debtor

Case No. 20-02913

Chapter 7 _____

MOTION FOR APPROVAL OF REAFFIRMATION AGREEMENT

I (we), the debtor(s), affirm the following to be true and correct:

I am not represented by an attorney in connection with this reaffirmation agreement.

I believe this reaffirmation agreement is in my best interest based on the income and expenses I have disclosed in my Statement in Support of Reaffirmation Agreement, and because (provide any additional relevant reasons the court should consider):

Therefore, I ask the court for an order approving this reaffirmation agreement under the following provisions (check all applicable boxes):

11 U.S.C. § 524(c)(6) (debtor is not represented by an attorney during the course of the negotiation of the reaffirmation agreement)

11 U.S.C. § 524(m) (presumption of undue hardship has arisen because monthly expenses exceed monthly income, as explained in Part II of Form B2400A, Reaffirmation Documents)

Signed:

Christine M. Snyder
(Debtor)

(Joint Debtor, if any)

Date:

10/22/2020



NORTH CAROLINA

Department of the Secretary of State

To all whom these presents shall come, Greetings:

I, Elaine F. Marshall, Secretary of State of the State of North Carolina, do hereby certify
the following and hereto attached to be a true copy of

ARTICLES OF MERGER

OF

SUNTRUST BANK

INTO

BRANCH BANKING AND TRUST COMPANY

the original of which was filed in this office on the 6th day of December, 2019.



Scan to verify online.

Document Id: C201934000038
Verify this certificate online at <http://www.sosnc.gov/verification>

IN WITNESS WHEREOF, I have hereunto set
my hand and affixed my official seal at the City
of Raleigh, this 6th day of December, 2019.

Secretary of State

*State of North Carolina
Department of the Secretary of State*

SOSID: 0023695
Date Filed: 12/6/2019 9:02:00 AM
Effective: 12/7/2019
Elaine F. Marshall
North Carolina Secretary of State
C2019 340 00038

ARTICLES OF MERGER

Pursuant to North Carolina General Statute Sections 55-11-05(a), 55-11-12, 55A-11-09(d), 55A-11-04, 57D-9-42, 59-73.32(a) and 59-1072(a), as applicable, the undersigned entity does hereby submit the following Articles of Merger as the surviving business entity in a merger between two or more business entities.

1. The name of the surviving entity is Branch Banking and Trust Company, a (check one)
 corporation, nonprofit corporation, professional corporation, limited liability company,
 limited partnership, partnership, limited liability partnership organized under the laws of
North Carolina (state or country).

2. The address of the surviving entity is:

Street Address: 214 N. Tryon St. City: Charlotte
State: North Carolina Zip Code: 28202 County: Mecklenburg

(a) (Complete only if the surviving business entity is a foreign business entity that is not authorized to transact business or conduct affairs in North Carolina.) The mailing address of the surviving foreign business entity is:

Street Address: _____ City: _____
State: _____ Zip Code: _____ County: _____

The Surviving foreign business entity will file a statement of any subsequent change in its mailing address with the North Carolina Secretary of State.

3. For each merging entity: (if more than one, complete on separate sheet and attach.)

The name of the merged entity is SunTrust Bank, a (check one)
 corporation, nonprofit corporation, professional corporation, limited liability company,
 limited partnership, partnership, limited liability partnership organized under the laws of
Georgia (state or country).

The mailing address of each merging entity is: (if more than one, complete on separate sheet and attach)

Street Address: 303 Peachtree Street, N.E. City: Atlanta
State: Georgia Zip Code: 30308 County: Fulton

4. If the surviving business entity is a domestic business entity, the text of each amendment, if any, to the Articles of Incorporation, Articles of Organization, or Certificate of Limited Partnership within the Plan of Merger is attached.

5. A Plan of Merger has been duly approved in the manner required by law by each of the business entities participating in the merger.

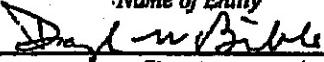
Provide the information in Items 6 and 7 below for a merger between a parent unincorporated entity and a subsidiary corporation or corporations. (§55-11-12)

6. The terms and conditions of the merger are attached. (§55-11-12 mergers only)
7. Information concerning the manner and basis of converting the interests in each merging business entity into interests, obligations, or securities of the surviving business entity, or into cash or other property in whole or in part, or of cancelling the interests is attached. (§55-11-12 mergers only)
8. These articles will be effective upon filing unless a delayed date and/or time is specified 11:58 AM EST on December 7, 2019.

This the 6th day of December, 2019

Branch Banking and Trust Company

Name of Entity



Signature

Daryl N. Bible, Senior Executive Vice President and Chief Financial Officer

Type or Print Name and Title

NOTES:

1. Filing fee is \$50 for For-profit entities.
2. Filing fee is \$25 when the surviving business entity is a Non-profit corporation.
3. This document must be filed with the Secretary of State. Certificate(s) of Merger must be registered pursuant to the requirements of N.C.G.S. Section 47-18.1

BUSINESS REGISTRATION DIVISION
(Revised October, 2018)

P. O. BOX 29622

RALEIGH, NC 27626-0622
(Form BE-15)



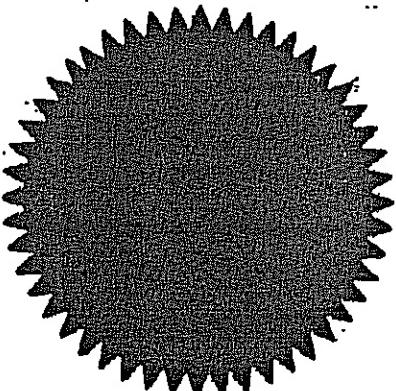
OFFICE OF THE COMMISSIONER OF BANKS

**CERTIFICATE OF AUTHORITY
FOR ARTICLES OF MERGER**

Branch Banking and Trust Company, Charlotte, Mecklenburg County, North Carolina, a North Carolina-chartered commercial bank, and SunTrust Bank, Atlanta, Fulton County, Georgia, a Georgia state-chartered bank, have submitted to me as Chief Deputy Commissioner of Banks for the State of North Carolina, Articles of Merger between the said institutions for the purpose of merging SunTrust Bank into Branch Banking and Trust Company with the surviving institution being Branch Banking and Trust Company, pursuant to the Supervisory Order of the Commissioner of Banks.

I hereby certify that these Articles of Merger were approved by the Office of the Commissioner of Banks on the 10th day of July, 2019. Authority to file the Articles of Merger is, therefore, granted.

This the 26th day of November, 2019.


Stephanie Ryals
Stephanie Ryals
Chief Deputy Commissioner of Banks



NORTH CAROLINA

Department of the Secretary of State

To all whom these presents shall come, Greetings:

I, Elaine F. Marshall, Secretary of State of the State of North Carolina, do hereby certify
the following and hereto attached to be a true copy of

ARTICLES OF AMENDMENT

OF

BB&T CORPORATION

WHICH CHANGED ITS NAME TO

TRUIST FINANCIAL CORPORATION

the original of which was filed in this office on the 6th day of December, 2019.



Scan to verify online.

IN WITNESS WHEREOF, I have hereunto set
my hand and affixed my official seal at the City
of Raleigh, this 6th day of December, 2019.

Secretary of State

Document Id: C201934000037

Verify this certificate online at <http://www.sosnc.gov/verification>

State of North Carolina
Department of the Secretary of State

SOSID: 0210719
Date Filed: 12/6/2019 9:00:00 AM
Effective: 12/7/2019
Elaine K. Marshall
North Carolina Secretary of State
C2019 340 00037

ARTICLES OF AMENDMENT
BUSINESS CORPORATION

Pursuant to §55-10-06 of the General Statutes of North Carolina, the undersigned corporation hereby submits the following Articles of Amendment for the purpose of amending its Articles of Incorporation.

1. The name of the corporation is: BB&T Corporation

2. The text of each amendment adopted is as follows (*State below or attach*):

Please see attached.

3. If an amendment provides for an exchange, reclassification, or cancellation of issued shares, provisions for implementing the amendment, if not contained in the amendment itself, are as follows:

4. The date of adoption of each amendment was as follows: July 30, 2019

5. (Check either a, b, c, or d, whichever is applicable)

a. The amendment(s) was (were) duly adopted by the incorporators prior to the issuance of shares.

b. The amendment(s) was (were) duly adopted by the board of directors prior to the issuance of shares.

c. The amendment(s) was (were) duly adopted by the board of directors without shareholder action as shareholder action was not required because (*set forth a brief explanation of why shareholder action was not required*)

d. The amendment(s) was (were) approved by shareholder action, and such shareholder approval was obtained as required by Chapter 55 of the North Carolina General Statutes.

ARTICLES OF AMENDMENT
Page 2

6. These articles will be effective upon filing, unless a delayed time and date is specified:
12:02 AM EST on December 7, 2019.

This the 6th day of December, 2019

BB&T Corporation

Name of Corporation

Daryl N. Babb

Signature

Daryl N. Babb, Senior Executive Vice President and Chief Financial Officer

Type or Print Name and Title

NOTES:

1. Filing fee is \$50. This document must be filed with the Secretary of State.

BUSINESS REGISTRATION DIVISION
(Revised July 2017)

P. O. BOX 29622

RALEIGH, NC 27626-0622
(Form B-02)

**ARTICLES OF AMENDMENT
OF
BB&T CORPORATION**

The undersigned corporation hereby submits these Articles of Amendment in accordance with Section 55-10-03 and 55-10-06 of the North Carolina Business Corporation Act for the purpose of amending its Restated Articles of Incorporation:

1. The name of the corporation is: BB&T CORPORATION.
2. The following text will replace the current text of ARTICLE I in its entirety:

The name of the Corporation is Truist Financial Corporation.

3. The amendment does not provide for an exchange, reclassification or cancellation of issued shares.
4. The amendment was approved by the shareholders of the corporation on July 30, 2019, in accordance with Section 55-10-03 of the North Carolina Business Corporation Act.
5. These Articles of Amendment will be effective at 12:02 a.m. on December 7, 2019.

This is the 6th day of December, 2019.

BB&T CORPORATION

By: Daryl N. Bible
Name: Daryl N. Bible
Title: Senior Executive Vice President and
Chief Financial Officer



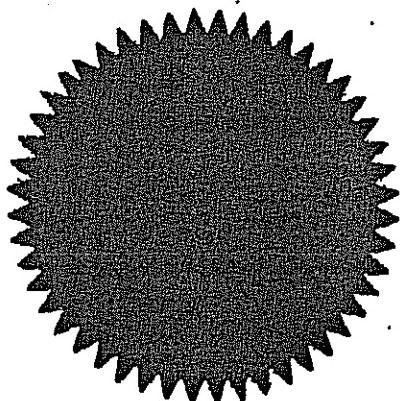
OFFICE OF THE COMMISSIONER OF BANKS

**CERTIFICATE OF AUTHORITY
FOR
ARTICLES OF AMENDMENT**

I, Stephanie Ryals, Chief Deputy Commissioner of Banks for the State of North Carolina, hereby certify that the foregoing ARTICLES OF AMENDMENT of BB&T Corporation, having its principal office in Charlotte, Mecklenburg County, North Carolina, were approved by the Office of the Commissioner of Banks for filing at the Office of the Secretary of State. Authority to record the Articles of Amendment is hereby granted.

This the 26th day of November, 2019.

Stephanie Ryals
Stephanie Ryals
Chief Deputy Commissioner of Banks





NORTH CAROLINA

Department of the Secretary of State

To all whom these presents shall come, Greetings:

I, Elaine F. Marshall, Secretary of State of the State of North Carolina, do hereby certify
the following and hereto attached to be a true copy of

ARTICLES OF AMENDMENT

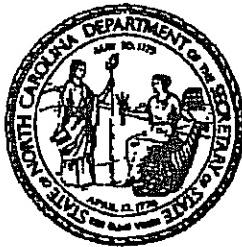
OF

BRANCH BANKING AND TRUST COMPANY

WHICH CHANGED ITS NAME TO

TRUIST BANK

the original of which was filed in this office on the 6th day of December, 2019.



Scan to verify online.

IN WITNESS WHEREOF, I have hereunto set
my hand and affixed my official seal at the City
of Raleigh, this 6th day of December, 2019.

Secretary of State

Document Id: C201934000039

Verify this certificate online at <http://www.sosnc.gov/verification>

State of North Carolina
Department of the Secretary of State

SOSID: 0023695
Date Filed: 12/6/2019 9:03:00 AM
Effective: 12/7/2019
Elsine E. Marshall
North Carolina Secretary of State
C2019 340 00039

**ARTICLES OF AMENDMENT
BUSINESS CORPORATION**

Pursuant to §55-10-06 of the General Statutes of North Carolina, the undersigned corporation hereby submits the following Articles of Amendment for the purpose of amending its Articles of Incorporation.

1. The name of the corporation is: Branch Banking and Trust Company

2. The text of each amendment adopted is as follows (*State below or attach*):

Please see attached.

3. If an amendment provides for an exchange, reclassification, or cancellation of issued shares, provisions for implementing the amendment, if not contained in the amendment itself, are as follows:

4. The date of adoption of each amendment was as follows: December 3, 2019

5. (Check either a, b, c, or d, whichever is applicable)

a. The amendment(s) was (were) duly adopted by the incorporators prior to the issuance of shares.

b. The amendment(s) was (were) duly adopted by the board of directors prior to the issuance of shares.

c. The amendment(s) was (were) duly adopted by the board of directors without shareholder action as shareholder action was not required because (*set forth a brief explanation of why shareholder action was not required*)

d. The amendment(s) was (were) approved by shareholder action, and such shareholder approval was obtained as required by Chapter 55 of the North Carolina General Statutes.

ARTICLES OF AMENDMENT
Page 2

6. These articles will be effective upon filing, unless a delayed time and date is specified:
12:08 AM EST on December 7, 2019.

This the 6th day of December, 2019

Branch Banking and Trust Company

Name of Corporation

Daryl N. Bible

Signature

Daryl N. Bible, Senior Executive Vice President and Chief Financial Officer

Type or Print Name and Title

NOTES:

1. Filing fee is \$50. This document must be filed with the Secretary of State.

BUSINESS REGISTRATION DIVISION
(Revised July 2017)

P. O. BOX 29622

RALEIGH, NC 27626-0622
(Form B-02)

ARTICLES OF AMENDMENT

OF

BRANCH BANKING AND TRUST COMPANY

The undersigned corporation hereby submits these Articles of Amendment in accordance with Section 55-10-03 and 55-10-06 of the North Carolina Business Corporation Act for the purpose of amending its Articles of Incorporation:

1. The name of the corporation is: Branch Banking and Trust Company.

2. The following text will replace the current text of ARTICLE I in its entirety:

The name of the Corporation is Truist Bank.

3. The amendment does not provide for an exchange, reclassification or cancellation of issued shares.

4. The amendment was approved by the sole shareholder of the corporation on December 3, 2019, in accordance with Section 55-10-03 of the North Carolina Business Corporation Act.

5. These Articles of Amendment will be effective at 12:06 a.m. on December 7, 2019.

This is the 6th day of December, 2019.

BRANCH BANKING AND TRUST COMPANY

By: Daryl N. Bible

Name: Daryl N. Bible

Title: Senior Executive Vice President and
Chief Financial Officer



OFFICE OF THE COMMISSIONER OF BANKS

**CERTIFICATE OF AUTHORITY
FOR
ARTICLES OF AMENDMENT**

I, Stephanie Ryals, Chief Deputy Commissioner of Banks for the State of North Carolina, hereby certify that the foregoing ARTICLES OF AMENDMENT of Branch Banking and Trust Company, having its principal office in Charlotte, Mecklenburg County, North Carolina, were approved by the Office of the Commissioner of Banks for filing at the Office of the Secretary of State. Authority to record the Articles of Amendment is hereby granted.

This the 26th day of November, 2019.

Stephanie Ryals

Stephanie Ryals
Chief Deputy Commissioner of Banks

